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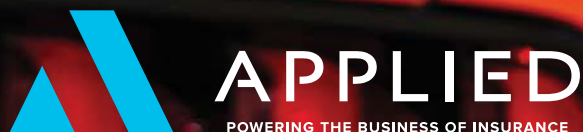
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Message from the President

IBANB

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*Mike Weston, CAIB
President IBANB*

As I was sitting down to write this article it dawned on me that this is actually my last one as President of IBANB. Hard to believe that it has gone by this quickly. I was just browsing the spring 2016 article and realized that summer just blew by.

Since the last article was written, I've done a considerable amount of travelling on behalf of our Association. The end of April saw Andrew McNair (CEO) and I in Winnipeg, Manitoba attending the Manitoba Convention. Next stop was Banff Springs, Alberta for the Alberta Convention in mid-May, and then following that, Ottawa Hill Days in early June only to return just in time for the Premier's Dinner in Moncton. Then, after a few months of local events and meetings we slid in to the fall events starting with four members of Executive attending the IBC Golf Tournament in Halifax, and back to Fredericton two days later for the IBANB Golf Tournament held this year again at the beautiful Mactaquac Golf course, probably one of my favorite courses. The next day we also attended the Liberal Golf Tournament held in Kingswood in Fredericton.

Events not attended yet include the IBAC Convention being held this year in Charlottetown, PEI and a week later the Atlantic Brokers Convention in Halifax. From what I understand, there are fellow broker representatives staying in the Atlantic Provinces after the IBAC Convention so that they can stay and attend our convention. This will

be a great opportunity for fellow brokers to meet their counterparts from BC and the Western provinces; so if you plan to attend, please join me in showing these people what true Atlantic hospitality is like.

The closing event will be our AGM scheduled for October 27th in Fredericton, at which time I will resign my title as President of this great Association and pass it on to our incoming President, Jay Kimball. It is extremely comforting to know that membership will be left in such good hands. I send out the invitation to all members to please attend. This is our Association and it is only through your input that our Board knows your concerns and opinions.

If I were to use specific words to describe this year, the ones I would choose would be:

Optimism – As our industry continues to evolve, I see more and more young brokers coming up with new and creative ways for the Independent Broker to remain relevant. I applaud their willingness to take on the many challenges ahead, and I encourage all principals to allow those willing and wanting to become involved to do so. You will be amazed at how much you can get out of their involvement. I had a very long discussion a few years back with Wayne Vokey, who has been the instructor of our CAIB courses for a number of years, about how to have employees look at our industry as a career versus just a job and I believe that their involvement is a critical component of that transition.

Community – As I've travelled, I've had the opportunity to meet some great people from across Canada. It is amazing to realize that we here in New Brunswick share all of the same challenges as the rest of Canada, given a few differences, and how much we can all work together to face these challenges head on.

Patience – I use this word because while some things seem to evolve quickly, items like the changes to Licensing Regulations seem to go on forever. When I started this year as I figured I would be the President of our Association when these were implemented but it seems I was sadly wrong. We have had no word from government in months and this remains outstanding.

Commitment – All broker members should thank each and every person who has served on this Board. It is only through their dedication to this industry that we remain relevant. We are all extremely busy people, both at work and in our personal lives. Those who step up and get involved should be recognized.

In closing I would like to thank everyone for tolerating this farm boy for the past year as your President. It has been both an honor and a privilege. ■

You may contact Mike at (506) 276-3695 or via email at, mike.weston@nb.aibn.com.

En m'asseyant pour rédiger cet article, je me suis rendu compte que c'était le dernier que j'écrirais comme président de l'ACANB. Le temps a passé incroyablement vite. Quand j'ai relu l'article du printemps 2016, je me suis rendu compte que l'été avait déjà filé.

Depuis la rédaction du dernier article, j'ai énormément voyagé pour le compte de notre association. Fin avril, Andrew McNair (CEO) et moi-même étions à Winnipeg, au Manitoba pour assister au congrès du Manitoba. Mi-mai, destination Banff Springs, en Alberta, pour assister à un autre congrès de l'Alberta. Ensuite, il y a eu la rencontre de quelques jours sur la Colline du Parlement, début juin. Retour juste à temps pour le souper du premier ministre à Moncton. Puis, après quelques mois d'activités et de rencontres locales, on en était aux événements de l'automne à commencer par la participation de quatre membres du comité exécutif au tournoi de golf à Halifax. Deux jours après, retour à Fredericton, pour le tournoi de golf annuel de l'ACANB qui a eu lieu cette année sur le magnifique terrain de golf de Mactaquac, probablement un de ceux que je préfère. Le lendemain, le tournoi de golf de l'Association libérale au Kingswood, à Fredericton.

D'autres événements sont prévus, dont le congrès de l'ACAC qui se déroulera cette année à Charlottetown, à l'Île-du-Prince-Édouard, et une semaine plus tard, celui des courtiers de la région de l'Atlantique, qui aura lieu à Halifax. On m'a dit que des représentants de nos collègues courtiers

resteraient en Atlantique après le congrès de l'ACAC pour assister à notre propre congrès. Voilà donc une excellente occasion de rencontrer des homologues de la Colombie-Britannique et des autres provinces de l'Ouest. Alors si vous comptez être au congrès ne manquez pas de vous joindre à moi pour montrer à nos visiteurs à quoi ressemble vraiment l'hospitalité de la région de l'Atlantique.

L'activité de clôture sera notre AGA prévue pour le 27 octobre à Fredericton, date à laquelle je cesserai d'être président de cette association formidable et où je passerai le flambeau à Jay Kimball. Il est réconfortant de savoir que les membres seront entre très bonnes mains. Je lance à tous et toutes une invitation à assister à l'AGA. Il s'agit de notre association et le conseil a absolument besoin de votre participation pour réellement connaître vos préoccupations et opinions.

SI je devais décrire l'année qui vient de s'écouler, voici les mots que je choisirais :

Optimisme – Alors que notre industrie poursuit son évolution, je vois de plus en plus de jeunes courtiers apporter des solutions nouvelles et innovantes pour les courtiers indépendants, des solutions qui permettent de rester à jour. Je me réjouis de leur volonté de relever les nombreux défis à venir et j'encourage tous les dirigeants à permettre à ceux qui sont prêts à s'engager et qui le souhaitent de le faire. Vous serez surpris de tout ce que leur participation peut apporter. J'ai eu un très long entretien il y a quelques années avec Wayne Vokey qui a donné les cours aux CAAC pendant plusieurs années. Il parlait des moyens à prendre pour que les employés voient le travail dans notre industrie comme une carrière plutôt que comme un emploi; pour moi, leur participation est un élément déterminant dans cette transition.

Communauté – En voyageant, j'ai eu la chance de rencontrer des gens extraordinaires de toutes les régions du Canada. Il est surprenant de voir à quel point les défis que nous avons à relever ici, au Nouveau-Brunswick, sont les mêmes ailleurs au Canada, à quelques différences près. En fait, nous pouvons faire beaucoup de choses ensemble pour venir à bout de ces défis.

Patience – Ce mot me semble à propos parce que, s'il y a des évolutions rapides, ce n'est pas le cas dans tous les domaines. Citons par exemple, celui des modifications à apporter à la réglementation sur les permis, qui se font tellement attendre. Au début de l'année, j'ai pensé qu'elles seraient mises en œuvre sous ma présidence de l'association. Malheureusement, je me suis trompé. Le gouvernement n'a pas communiqué à ce sujet pendant des mois et le dossier n'est toujours pas réglé.

Engagement – Les courtiers et courtières membres devraient tous et toutes remercier chaque personne qui a siégé au conseil. C'est seulement grâce au dévouement de ces personnes envers l'industrie que notre activité demeure adaptée. Nous sommes tous très occupés, dans notre vie professionnelle comme dans notre vie personnelle. Ceux et celles qui décident de s'engager méritent d'autant plus qu'on leur rende hommage. ■

Pour terminer, je remercie tout le monde d'avoir toléré à la présidence le petit gars de la campagne que je suis. Cela a été un honneur et un privilège pour moi d'exercer cette fonction.

Mike peut être joint au (506) 276-3695 ou à mike.weston@nb.aibn.com.



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Message from the President IBANS



*Cathie Robski
President IBANS*

Looking back on the years since I joined the insurance industry, I reflect on the many changes and challenges our field has endured.

I began my career as a producer with a direct writer in Calgary, Alberta during the height of the Alberta boom. Clients, eager to grab one of the many jobs Alberta had waiting for them, arrived from every Canadian province and lined up daily at our doors to purchase auto coverage. We were writing hand over fist in those days. Hand written applications and endorsements, rating tables (illegible without magnifying glasses), premium calculations with payment made prior to bound coverage – we did it all, with increasing speed and agility. It was indeed the Wild West! We have come a long way since then. In 1985, I returned to the Maritimes and joined the Broker Channel - This was where I wanted to be. My eyes were opened wide by the variety of coverages that allowed me to better customize my clients' insurance programs.

As an insurance broker it is your primary role is to work for the consumer. To source insurance products from an array of insurance companies finding the products that best meet the unique needs of the consumer. Insurance brokers offer consumers four distinct advantages: choice, service, professionalism and on-your-side advocacy throughout the claims process.

The Broker Channel is proud of the 'choice' we're able to offer our clientele today but we cannot rest on our laurels. However evolved, our product 'choice' continues to require constant scrutiny for enhanced opportunities for our clients. We've seen new competitors enter our markets – the banks and the very markets we represent – all with deep pockets to market their own brands and products.

Can they offer as much 'choice' though? Brokers still have that edge. But, given our competitors' deep pockets, how do we hold our edge? We must continue to assess their offerings in terms of marketing funds, technology, ease of access and customization. The Broker Identity Program (BIP) provides a large pool of funds to market Brokers and the choices we offer. Through our membership dues with our Broker Association, millions of dollars are spent annually - promoting us with the tagline, "Your Best Insurance is an Insurance Broker" for all your insurance needs. Take advantage of this beneficial BIP program by prominently displaying the BIP Broker Symbol on all of your marketing materials.

As for technology, we offer online quoting, right from our websites – with e-signatures. It's also easy to access our services, as we've remained local - employing neighbours in your local community. Neighbours serving neighbours – an added benefit for our clients. We're always just a phone call away to

meet with clients – at their convenience. We're also able to secure the best products to meet clients' individual needs, customizing their program with our access to a diverse and wide-ranging selection of cross-market insurer offerings.

With our prime goal of working with you to keep this 'choice' available to our customers, what better reason for you to join forces with your broker peers through active membership and engagement in your local Broker Association? ■

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Message from the President IBAPEI



*Mark Hickey, CIP, CAIB
President IBAPEI*

I am very pleased to introduce our guest writer, Thomas Clark, for the fall edition.

Thomas comes from Johnston's River, PE. A true Islander who grew up working at his grandfather's grocery store (Wakelin's Grocery) in Fort Augustus. He spent several summers working as a maintenance worker for Parks Canada and then worked in retail sales. He went to Charlottetown Rural High School and then St. Francis Xavier University – graduating with a Bachelor of Business Administration in 2014. He joined the insurance world in May 2015 as a trainee at Hyndman & Company Limited in Charlottetown, PE. Missing the bright lights of Halifax, in July 2016 he moved back to Nova Scotia to become a Personal Lines Insurance Broker at Eisenhauer Insurance. IBAPEI wishes Thomas success in his future endeavors.



In June of this year I was given the opportunity to travel to Ottawa as the young broker representative from Prince Edward Island for IBAC's Annual Hill Day. This was an unexpected invitation and I jumped at the opportunity. Hill Day, for those who are unaware, is a chance for insurance brokers from across the country to meet on Parliament Hill and lobby on behalf of all of the insurance brokers from across the country. The event helps keep Brokers relevant and in the minds of our local MPs and lets us express both our gratitude and concerns in a larger environment than usual. This year I was given the opportunity to travel along side Darke Carr who has previously attended the three day event, it was a great help to have the knowledge and assistance from Mr. Carr during my first time on the Hill.

Just as other years, the biggest topic of discussion during our meetings with local MPs and Senators was concerning the Bank Act. The Bank Act involves many things, but as a broker, the largest part of the Bank Act is the topic of insurance, and whether banks can sell insurance at the point of granting credit. We as insurance broker's traveled to Ottawa to voice our concerns over this, as we believe it puts clients in an uncomfortable situation to be buying insurance while getting a loan, for example.

Our first day on the Hill was spent as a group going over what we would discuss with our MPs and Senators, along with having the opportunity for MPs and party leaders to talk to us, Thomas Mulclair being one of them. He was especially supportive of our message as he comes from a family of several insurance brokers.



Day two of the event was spent going meeting to meeting and getting the chance to talk to MPs from all over the country and from all parties. This was an especially interesting year I was told, as many of the people we met with were new to Parliament and were not familiar as to why we as Brokers were concerned about the Bank Act. All of the meetings I took part in the members of Parliament were extremely supportive and were very friendly and interesting people to deal with. The members I met with often mentioned how similar their careers are from a Broker's, as we are all working to please our policy holders or our constituents of course.

On our final day in Ottawa the Young Broker representatives from across the country were given the opportunity to meet with the young parliamentary interns. Not only did we talk about why The Brokers Association was lobbying in Ottawa, but we also shared personal stories of our backgrounds and why we chose the careers we did. The Interns were a great group of people to meet, as they have direct access to MPs and I truly believe they will all be future MPs and government leaders.

This was a great opportunity and I look forward to working with both the Insurance Broker's Association of Canada and the Young Broker's Association in the future. ■


Mark may be contacted at (902)436-9215 or via email at, mark.hickey@hickeyhyndman.ca.



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Message from the President

IBAN



Kent Rowe
President IBAN

Tell me... who are you?

This is a brilliant question asked by the rock band 'The Who' back in 1978. I heard it on my way to work this morning and it got me thinking about who we are as brokers. I believe it's a worthy question because I believe that who we think we are (especially who we are as it relates to our clients), differs greatly than who we really are.

This revelation lead me to ponder some very uncomfortable questions. These questions can be asked several ways, collectively as an industry, or individually as we look at our own businesses.

- Who are we? Who am I?
- What is our brand? What is my brand?
- What value is my team really adding to our clients?
- What does the client want? How can we deliver?

If you were to ask any broker what made them better than the competition down the road, guess what they're going to say to you... we have great people, we provide great service, we have all the markets, we have tons of experience, yada yada yada! Do you think that the competitor down the road is saying that their people are terrible; they provide poor service, that they have no market and have a team full of rookies? I think not! What separates you from the pack? What is your silver bullet? Why should your clients want to do business with you?

Your brand is what people say about you when you're not in the room. What are your clients saying about what value you add to the insurance purchasing equation? What are they saying about your people, the service you provide, the reason they do business with you? My guess is that your clients would provide distinctly different answers to these questions than you or your team would.

Our industry hangs its hat on the old advocacy, advice and choice mantra. While these things play a critical role in what we do as brokers, I believe that there's something missing... value. Not fake value, or perceived value, real value. What is going to make clients choose you? What are you going to do for them? If you haven't asked these questions within your own brokerage, I would suggest that you start now. I believe that our future depends on our ability to evolve and to create value. So... who are you? I really want to know!!

Newfoundland and Labrador Young Broker Network Symposium

On June 22nd and 23rd YBN/NL hosted the biennial Young Broker Symposium and as always, it was a massive success. The two day event provided tons of quality networking time, golf and Regional VP panel and a few fun bus rides to downtown St. John's! A huge thank you goes out to all of the registrants and sponsors. Without your continued support this event would not have been such a success.

I would like to say a big thank you to Glen Bates from RSA, Gordon Murray from Aviva and Scott Beattie from Travelers for their participation in the Regional VP Panel. Hearing their perspective on the challenges we face in our industry was extremely informative. Of course, most of the thanks must go out to the fantastic organizing committee that made all of this happen. Adam Nolan, Munn Insurance, Jeremy Cheater, Steers Insurance, Katie Fisher, Wedgwood Insurance, Thea Baird, AON, Curtis Pike, Cal Legrow Insurance, Candace Percy, Action Insurance and Jeanette Dawe-Follett, Wedg-

wood Insurance all deserve major props for putting this event together!

Symposium Fun...

The next scheduled event for our YBN is the annual softball tournament, which is slated to take place on August 27th at the Caribou Complex Softball facility in St. John's. It's always a great event filled with lots of laughs and of course some good old fashion friendly competition.

Finally, the 2016 Atlantic Insurance Brokers Convention takes place in Halifax on October 5th and 6th at the Delta Halifax and Delta Barrington Hotels. This is sure to be a fantastic event and I encourage all of you to attend to take part in the festivities and learning. See you all in October!!

Please enjoy the rest of your summer responsibly! ■

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Winning golf team - L-R Jason Sharpe, Kent Rowe, Jeff Sharpe, Rob Diplock



Adam Nolan YBN Chair presenting cheque to Ronald McDonald House

How Are You Marketing Your Business?



Doug Daley
Kiers Marketing Group

As brokers in today's competitive marketplace, you should be asking yourself the following questions:

How is business? Really, how is business?

Has your market share decreased in the past few years?

What have you done to help grow your business?

If you didn't say great or awesome to the first question, then work needs to be done. Marketing is the key to growing your market share.

How are you marketing your business? Facebook, e-zines, newspaper ads, or sponsorships? There are many proven ways to market your company, some that you may not have thought about.

The key is to have a plan. Research shows that consistently using a marketing plan generally increases sales by an average of 30% over similar sized competitors not using a marketing plan. That is a big number. With a little hard work, you could use smarter marketing to grow your business.

Listed below are 60 proven methods to market your company. Some can be implemented at very little cost to you. A lot of them you may already be doing and some may not apply to you at all. Browse through the list and seriously consider implementing some of these

initiatives. But don't try to do too many at once. Take your time and do four or five well this year and four or five next year. In a few years you will be a marketing dynamo in your market. But remember, have a plan.

60 Great Ways to Market your Business

1. Marketing Plan
2. Unique Selling Proposition (USP)
3. Business Card
4. Stationery
5. Logo/brand
6. Testimonials
7. Staff training in customer service and sales including up sell and cross sell
8. Brochures
9. LinkedIn
10. Client Questionnaires
11. Surveys
12. Web Site
13. Facebook
14. Opt-in E-zine
15. Video
16. Twitter
17. Contests
18. Automated voice broadcast messages
19. Telemarketing
20. Phone - on hold message
21. Customer database
22. Vehicle wraps
23. Prospecting letters
24. Customer reactivation letter
25. Direct mail
26. Google Ad words
27. Outdoor signage
28. Trade shows
29. Joint ventures
30. Sports venue advertising
31. Referral programs
32. Transit/busboard advertising
33. Display ads
34. Sales training
35. "Take one" boxes
36. Door hangers
37. Chamber of Commerce membership
38. Community involvement
39. Networking
40. Charity fundraising
41. Free workshops
42. Free consultations
43. Public speaking
44. Write a book
45. Articles and columns
46. Online quoting
47. Press Release
48. Media appearances/contact
49. Yellow pages ad
50. Newsletter
51. Open house
52. Radio and TV
53. Testing and measuring ROI
54. Database - birthday, anniversary, special event marketing
55. Search Engine Optimization (SEO)
56. Follow up system
57. Outstanding customer service
58. Thank you notes and cards
59. Online advertising
60. Annual Calendar

The marketing world is ever changing. I did an article much like this in 2008. Since then, 15 of the items on the list have changed. If I go through the same exercise in two years, I'm sure there will be many more additions.

A solid marketing effort will result in more sales, less client turnover and a more predictable revenue flow. The value of your business will increase as your marketing program begins to bring in new clients and retains more existing clients. ■

Doug Daley is the Vice President of Sales and Marketing with Kiers Marketing Group in Fredericton. Doug can be reached at dda-ley@kiers.com or by visiting www.kiers.com.



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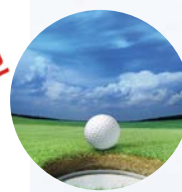
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IBANB CEO Report



Andrew McNair, CAIB, CAE
IBANB Chief Executive Officer

As I write this article, summer is winding down and the mornings and evenings are starting to have the hint of fall feeling to them; the calendar is warning me of the busy times ahead, and I'm looking forward to what is indeed one of the busiest times of the year for our association when we consider things like our annual golf tournament which will have already happened by the time you're reading this; our National Association's (IBAC) AGM taking place closer to home this year in Charlotte; our Atlantic Brokers Convention taking place in Halifax, where many of you will be reading this article; and our own AGM taking place on October 27. *IBANB members, please take notice of this and be sure to attend* Fall CAIB immersion courses; IBAC BIP meeting; and YBN Meet the Underwriter Night to name a few of the high points. In between all of those there will no doubt be many other important meetings and events.

In my last article, I talked a lot about education and staying up to date on changes in the industry in order to remain relevant and current. I could quite likely write each and every one of my articles about those topics since they are so important! With this article I will endeavour to branch out a bit from education and keeping relevant topics.

When I look at the list of what is taking place in the coming months, it makes me think about a common conversation that I seem to have with people within our industry all too often. Numbers at events/functions seem to be down. Many of the events that a lot of us at-

tend, have seen declining participation; however we continue to see the same events run year to year. We aren't seeing less people in our industry; in fact I would argue that we're growing as an industry in the human resources end of things. So, where are the people? There may be a number of contributing factors at play with this. Things such as consolidation of companies and brokerages, tightening of budgets, busier schedules, and simply prioritization of what we have time to do are all quite likely affecting participation at events. But one recent conversation that I have had with someone, put another angle on this issue. We, as a society and as an industry continue to push and promote the benefits of technology, connectivity and social media on everyone around us. I include myself in that and believe every single word of it. However, I have to wonder if the fact that we are/have embraced things like social media so much that we have forgotten the extreme importance and value in face to face interaction and networking. I have said it many times in these types of conversations and will continue to say it...nothing trumps face to face!! Social media keeps us connected and up to date with what is happening in people's lives so why not take it to the next step and meet those people face to face and have a chat about what you may already know is going on in their life...social media is the ice-breaker...face to face is the conversation!

Since this magazine will be released at convention, you may be reading this there. This means that you are a believer in the value of events...pass the good news on and make sure you pay attention to upcoming events and opportunities to network and continue the face to face conversations by supporting industry functions. If you're reading this at your desk while sitting

in front of your computer screen - you need a break - get out to any one of the number of events coming up over the next few months. Send some of your Facebook friends a message and tell them you'll meet them at an industry event sometime soon...trust me, you'll be glad you did!

In closing, as I have done other times in these types of articles, I challenge you to identify and attend at least one upcoming industry event and before you go, invite at least one colleague to attend as well.

To those of you reading this at convention; have a Happy Thanksgiving with family and friends. To those of you who are reading it after, I trust it was a good Thanksgiving for you!

Thanks for reading! ■

Andrew may be reached at (506) 450-2898 or via email at amcnair@nbinsurancebrokers.ca.

An advertisement for Brokers First E&O. The background is a photograph of a rowing team in a yellow boat on a body of water. The text is overlaid on the image. The main headline is "First for Brokers' E&O" in large white letters. Below it is the tagline "The insurance broker's insurance broker." in smaller white letters. At the bottom right, there is a logo for "BROKERS FIRST" with a stylized 'B' and the phone number "800.267.6670". Below the phone number, it says "The CG&B Group, part of Arthur J. Gallagher Canada Limited".

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IBANB Young Broker Network



*Jeff Daniels BCom, CAIB
Chair, New Brunswick YBN*

When I started my career in this crazy industry just 6 short years ago, I was fortunate enough to be invited to attend a number of the great events offered by our association, companies, and broker partners. I certainly valued and appreciated the opportunity, but being brand new to the industry and insurance in general it was extremely daunting to walk into a room

filled with so many people I have never met before. Everyone seemed to know each other as if they had been friends for years. Lucky for me, I was quickly picked up by a YBN member at the time and shown “the ropes”. I quickly got to know the flow of the different events, where to go, what to do, and was introduced to new friends and connections.

The support from the YBN members continued afterwards. The group provided me with people in my age range that I had gotten to know. I became comfortable enough in the group that I could share my ideas and they could offer advice or solutions on the roller-coaster ride I was going through learning the ropes being a young broker in New Brunswick. Quickly I became the one to introduce myself to new young brokers, show them around, share ideas and offer advice.

The broker force is facing a looming crisis and no doubt most of you can see it in your offices today. Our industry is aging; a recent article in an insurance magazine stated that “25% of our work force will be nearing retirement by 2018” (Insurance Business Canada, Issue 4.1) that is ¼ of your staff. Consider the amount of time it takes to train a new person in the

industry to be licensed and confident with the ins and outs of being a broker; is your office ready? Helping to solve the talent shortage is an area that I believe the YBN can be helpful with, and we are currently working on a few ideas, there will be more to follow!

This group has opened so many doors for me over the years and I am excited that I will finally be able to give back. I’m looking forward to continuing with the YBN as Chair, and the opportunities that will continue to present themselves through this board. I would also really like to thank Robert Kimball for his 3 years as chair of the YBN, he has moved us forward and brought many new faces and ideas to the board. I have some big shoes to fill and thankfully he has agreed to stick around to help continue this momentum!

I will hopefully see all of the up and coming young brokers from your office at the next great YBN event, Meet the Underwriter on November 24th at the Delta Beausejour in Moncton. ■

You may contact Jeff at 506.452.1011 or via email at jeff.daniels@gotoinsure.ca.

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YBN Session

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6:00 pm – 9:00 pm

Meet & Greet / Tradeshow

World Trade Centre, 2nd Floor

9:00 pm onward

Hospitality Suites

Delta Halifax

Thursday, October 6, 2016

9:00 am – 12:00 pm

Tradeshow

World Trade Centre, 2nd Floor

9:00 am – 12:00 am

Education Sessions

World Trade Centre, 2nd Floor

12:00 am – 1:00 pm

Luncheon

World Trade Centre, 2nd Floor

1:30 pm – 3:30 pm

CEO Forum

Casino Nova Scotia - Schooner Room

6:00 pm – 7:00 pm

Presidents' Reception

World Trade Centre, 2nd Floor

7:00 pm – 9:00 pm

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IBANS Young Broker Network



Mark Anderson, B.Comm., CAIB
Chair, Nova Scotia YBN

Wow! What an honor to have the opportunity to lead such a dynamic group of young insurance professionals. As the incoming president of the Young Broker Network I would like to first thank the outgoing president James Mizzi for all of his hard work and dedication to our committee. James inherited a presidency missing a couple key roles. Not only did he fill our committee back to its maximum capacity, he was able to do it with an ongoing level of humor and enthusiasm that will carry on for many years to come.

James and I were fortunate enough to attend the IBAC Hill day events this June in Ottawa and it was certainly an unforgettable experience. The bulk of our trip was centered around meetings with several Members of Parliament to discuss the importance of insurance brokers and the role we play in our industry and within our communities. To see the dedication, passion and unwavering commitment from brokers from all over the country working in unison to continue to get our message across to our MP's "credit granting institutions ought not be selling insurance at the point of granting credit," was simply amazing.

Overall our message was very well received and I urge every member of the broker community to carry on with this message on a grassroots level with all Members or Parliament. I must say the part of my trip that made the most impact on

me was having the opportunity to meet all the different members from the associations across Canada and to have the chance to hear what the insurance landscape was like at that current time. One of the young broker members from Alberta has her brokerage based in Fort McMurray; as you could imagine the past couple months for her have been a whirlwind due to the tragic forest fires. To hear firsthand the stories about the hundreds of clients she had who were dealing with the damages caused by the fires was an eye opening experience to say the least. The role and importance of brokers in a critical time of need like this cannot be overstated.

Our Young Broker Network hosted our 11th Annual Golf tournament this June at the Oakfield Golf and Country Club and we couldn't have been happier with the result and support we received for the event. We had almost 100 golfers in attendance as well as numerous hole sponsors, dinner sponsors and major IBANS sponsors. Without all of your support these types of events would not be possible. I would also like to congratulate the winning team of Vivek Swamy, Brett Fulmore, Jeff MacEachern and James Mizzi and all of the other participating teams on a fantastic day.

After reflecting on the success of our most recent golf tournament and Curling Funspiel in February, it brings me to a question... what other type of NEW events are you looking to attend or do you think would be a great way to get out of the office and build stronger more personable relationships with members of our industry? I know personally I love having the opportunity to put a face to a name and interact on a more relaxed, personable level at different industry events. Our main goal of the Young Broker Network

is to provide opportunities like these, especially to the younger industry employees who perhaps normally wouldn't have the chance to get out and build these relationships.

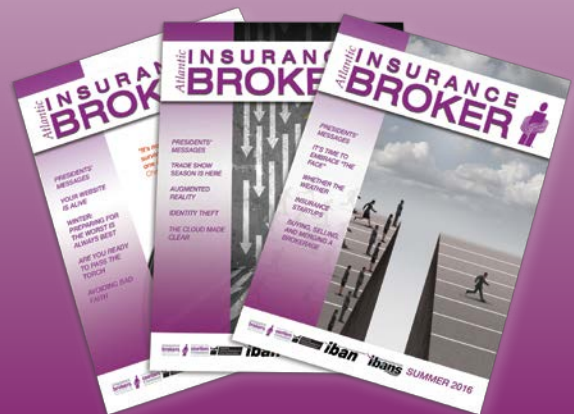
Some of the new ideas we have been discussing are events such as a family fun night where we bring our significant others and children to participate in different games and competitions with different prizes available. Does this sound like a fun time? Do you have a better idea that you would like for us to try out? We would be looking at scheduling one of these new events around March/April and another in December. I look forward to hearing your thoughts and suggestions! Please email me at manderson@abcinsurance.com, or give me a call at 902-463-5500 and I will bring these suggestions to the drawing board at our next committee meeting and will hopefully get to see you at our next YBN event! ■

Mark may be contacted at (902) 463-5500 or via email at manderson@abcinsurance.com.

Reminder:

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Viewpoint



Lorne Perry, CAIB
President, IBAC

In the digital marketplace, brokers are uniquely qualified to excel.

Specific technological expertise is not the differentiator, nor is it any particular specialization or market segmentation.

The advantage brokers possess is the entrepreneurial innovation that characterizes the profession. An appetite for independent strategy and self-motivation means that brokers are well-suited to adapting to varying customer expectations.

This is, of course, nothing new. Brokers have always readily incorporated new tools into their businesses wherever they served to improve customer service and enhance communications. Over time, the telephone replaced many in-person interactions, as consumers' lives became busier and less amenable to visits across the kitchen table. In the interests of speed, written communications morphed with technology, from handwritten notes, to typed letters, to faxes, to emails and texts. And there is no doubt that record-keeping is more consistent and efficient now that three-part speedi-memos and bulky paper files have disappeared, supplanted by computer data and images, EDI and edocs.

Never before, though, has the pace of change been so rapid. And never have the stakes been so high.

Just as the online world has bloomed everywhere, brokers are now interacting with

consumers via an astonishing array of digital accesses. Where even two years ago digital capabilities for brokers needed to be expensively custom-built, brokers can now purchase out-of-the-box products to give their customers digital options. Beyond basic electronic messaging and marketing, choices range from simple optimization of websites for mobile devices, to mobile apps for claims and auto id cards, to full customer portals where clients can access their policy history and documents. Many brokerages are forming new partnerships, including collaborations with forward-thinking, broker-committed insurers, to create on-line point-of-sales opportunities, either through custom applications or implementations of pre-built platforms. Every brokerage's digital needs are dictated by its own unique market appetite.

Other digital tools are enhancing brokerage customers' experiences as well. The use of electronic payments and e-signatures is becoming commonplace, while third-party data resources can reduce the administrative process of information gathering. Applications linking individual devices to the Internet of Things are increasing consumers' involvement in their own risk management.

Still, change is not simple. With the growing number of options available, brokers have both the luxury, and the challenge, of choosing which digital options best fit with their future plans. It is not about 'digital strategy' for the sake of using digital tools; the real question is what a given brokerage's strategy will be, and then how to best make use of available digital, and other, methodologies to execute it. Careful thought and planning are needed.

Part of the challenge can be knowing where to start a research process to collect unbiased information. IBAC is helping brokers with this, with an exclusive brokers-only online resource centre within the new IBACtech website launching in the near future.

More information on site access will follow in the coming weeks.

Some best practices are also required for any digital strategy to succeed. The consistency and accuracy of data in a brokerage's systems, whether transferred electronically from carriers or other sources, or entered by brokerage staff, is essential. Further, brokerage systems must stay current with software updates in order to leverage new features.

Brokers' digital offerings, however, remain distinct from those of their competitors. No matter how modes of communication change, the distinguishing unique values of choice, objective advice and advocacy persist in the digital context. Whatever the medium, preceding generations of brokers would still recognize a familiar theme in the new digital tools, that for brokers, serving consumers' own interests comes first. ■

Lorne may be reached via email at,
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Social Media & Education – Teaching Tool or Distraction?



*Keri Foley, BTHM, CAIB
IBANS Professional Development
Coordinator*

“Computers themselves and software yet to be developed will revolutionize the way we learn” Steve Jobs

To understand how social media is changing adult learning, you just have no further to look than your phone for the proof. I’m positive you are connected to at least two different social media apps at all times that enable you to stay in constant contact with your friends, peers, business colleagues and really anyone throughout the world. Social media floods today’s society with millions of users obsessed, sometimes to the point of an unhealthy addiction, in the latest happenings with culture via apps such as Facebook, Twitter and LinkedIn. But constant contact isn’t the only thing happening on social media. Formal work related connections are being made, business deals are agreed upon and students are engaged in online learning. This is the main reason why social media has managed to become intertwined with our professional lives. Its effortless accessibility makes it possible for us to learn new concepts in just a few clicks or taps, which is exceptionally important for the development of learning.

Social media’s major advantage is that it is extremely easy to learn and use for every generation, every culture and every type of learner. Due to the fact that it can reach multiple millions of people from every country at the same time and bring them together on the same platform, social media plays a very influential role on our society.

I think it is fair to say that a great number of users of social media are young adults; who are in the ‘learning years’ in terms of secondary education. Universities, colleges and other education providers use social media as a marketing tool to showcase their courses and attract students, but are they using these techniques to engage and interact with those students once they begin their studies? The question remains, does social media act as a teaching tool, or simply a distraction?

Many secondary education providers (including IBANS) use Twitter as a forum to share content, educate and answer questions; at times setting up hashtags for courses to create a means to further online discussions. Setting up specific hashtags is a strategy that some believe provoke and generate more thoughtful responses from students. The idea behind this being that when they know their peers will be able to read their comments they consider their words more carefully; paying more attention to content, grammar, spelling and punctuation.

Could social media play a more central role in adult education? Similar to distance learning which has been offered by various universities for many years, and is obligated to keep pace with current ways to communicate and connect with students, social media increases student participation. Students are more likely to be involved in discussions online rather than in class discussions, for fear of being “wrong” or simply from being shy.

Learning management systems like Moodle, for example have become popular in universities as a means to distribute course information and notes. It can also be accessed by students to obtain marks, upload assignments and as a chat forum to be used as a communication vessel.

There are various pros and cons to using social media as a teaching tool.

Pros:

Extremely accessible and easy to learn/use; allows for instant feedback from friends/colleagues which can provide confidence

Allows users to stay in touch and connect on certain topics using hashtags, or creating specific online study groups;

Ability to expand contacts and network;

being able to create and maintain connections to many people in many different industries;

Students develop a comfort level with new technologies and become even more familiar with various computer programs and electronic devices.

Cons:

Student can begin to rely on social media to provide answers, this means reduced focus on retaining the information;

Social media can be entertaining and addictive. Students may focus more on their Twitter updates rather than their studies;

More time spent on social media sites, means less time actually socializing in person, therefore students are less able to effectively communicate face to face;

Students can develop a very lax attitude towards proper spelling and sentence structure as they are used to using texting lingo

Social media has without a doubt transformed the way we interact with one another, first on a personal level, then a business level with marketing experts quickly seeing vast commercial opportunities offered by instant communication link with existing and potential customers. The possibilities of social media in education are equally as exciting. Universities don’t need to convince students of the benefits of social media – the students themselves have already been using these networking tools for years so it only makes sense to talk to them in the online world in which they are already comfortable. ■

Note: I ONLY checked my social media twice while writing this article :)

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IBANS Executive Director's Report



Karen Slaunwhite, BA, BPR, MEd, CAIB (Hons)
Executive Director IBANS

Celebrating an Amazing 50 Years as an Insurance Broker

2016 has been another great year for the Insurance Brokers Association of Nova Scotia (IBANS). In April, we celebrated the Aspire Awards and had an opportunity to recognize four pillars of the broker community with 50 years of service in the profession. The Association is lucky to have many long term members who are proud to be insurance brokers and who advocate on behalf of consumers.

IBANS' members are committed to excellence and professionalism which go hand in hand. A career as an insurance broker is a rewarding profession and one which people choose for a lifetime. I have had the opportunity and privilege to talk to four exceptional men who have spent 50 years as a broker and who have shared with me their thoughts about the past, the present and the future. At the end of each conversation I felt a great sense of pride to belong to a profession that makes a difference in people's lives when they need it most, and that's when a disaster strikes. You can be guaranteed, "Your Best Insurance is an Insurance Broker".



Today Stuart MacLeod can look out his office window on Charlotte Street, Sydney, Nova Scotia, and remember when 22 insurance brokers had offices on the street. MacLeod says, "Times were different back then as every lawyer on the street had an insurance license, however, this is no longer the case because lawyers are practicing law and insurance brokers are providing advice and choice to consumers. As we all know nothing stays the same, change is inevitable, and for the most part change is good especially when you are adaptable."

Stuart MacLeod is definitely adaptable as he is still the only brokerage remaining on Charlotte Street. Having been in the business for 50 years, MacLeod has seen and weathered a lot of changes but most importantly he has been an active participant in adapting to change as the environment in which he operates evolves.

Having grown up in an insurance family, Stuart had no doubt that he would one day become an insurance broker. Before commencing his career as an insurance broker, MacLeod worked with the Bank of Nova Scotia and also with a Trust Company. With some work experience behind him Stuart joined his father's brokerages and by 1968 had bought the business from him. Ten years into operating his own brokerage, MacLeod bought the Lorway Family Brokerage in 1976 and since 1978 he

has acquired 25 individual brokerages in the Sydney and North Sydney areas.

When asked what has been the highlight of your career MacLeod says, "There have been many highlights throughout my career as I have been fortunate. If I were to choose one highlight it would be focused on the people who have been my clients and the people who make up the MacLeod Lorway team. One thing that life has shown me is that people count the most."

Stuart's daughter, Jen MacLeod shared a story with me that clearly demonstrate her father's phrase "people count the most" into action. "I remember as a child my father waking me up one night to tell me there had been a fire in our community. He asked my siblings and I to gather clothing for the family because the family had children our ages and they wouldn't have any clothes left after the fire. Throughout my childhood I remember my dad being there to help others because his philosophy was always people come first and there is always a way you can help." In Stuart's opinion, no effort was too little or too great to make a difference. It is this generosity of spirit and commitment to his community which has made MacLeod respected

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by his peers and his customers and which have made him an insurance icon in Nova Scotia.

When asked what he thinks the future will hold, Stuart's response was, "There will always be people who seek advice from professionals and those who don't because they make their decisions solely on price. For those customers who value choice and advice they will continue to use insurance brokers. In order to succeed, insurance brokers have to make themselves available to consumers when they want to do business. He also suggests that specializing ones areas of expertise will give your brokerage a competitive edge as well.

In closing, Stuart and the MacLeod Lorway Group are a success story of a locally owned family business in Nova Scotia which now has the third generation of brokers working in the brokerage. All members of the MacLeod Lorway team have their sights set on the future and with Stuart at the helm you can be guaranteed the brokerage will continue to adapt and succeed in Nova Scotia.



Born and raised in Saint John, New Brunswick, David Huestis has built the organization known as The Huestis Insurance Group from the ground up. When David married his wife Faye of 47 years he opened his office in the bottom of his house where it has been since 1974. This location has great sentimental value to Huestis because he can look out the door and see where both his father and grandfather grew up.

David is a committed husband, father and businessman who has the philosophy if you work hard and are good to others you will be blessed in life. When asked about the highlights of his career Huestis says, "I have been blessed with a number of highlights which include: the number of occasions when I can deliver a claims cheque to a customer because we were able to provide the advice needed to allow them to continue on

with their business following an interruption or in another case after a car accident to support that client until they were able to walk again based on this financial support."

Other blessings include: having had two children in the business who have been able to gain their independence at the brokerage which has been good to him and also being able to share his good fortune with others are highlights which David has enjoyed. David and his wife Faye have set up a charitable foundation that allows them to help in different ways. He also says other highlights to his career include the following: "Being an insurance broker has given me a very good living, it's a good business and some of my best friends are in the business so these things I certainly consider highlights." Outside of insurance scouting has been David's passion for the past 40 years. He started as Chairman of Group Committee at his local church was Board Chairman of Scouts Canada and is presently Chairman of the Audit Committee of the World Scout Foundation, an advisory and fundraiser group to over 35,000,000 scouts worldwide. In 2014, David was awarded the Bronze Wolf, Scouting's highest honor in the world (only 340 awarded in the past 109 years) by His Majesty King Carl XVI Gustaf, Honorary Chairman of World Scout Foundation.

When asked what do you contribute to your success David says, "I don't know how you define success but let me say I think the first thing is that I have a good spouse who has basically brought up the family while I've spent a lot of time in the business over the years. The second is that I have excellent people who have worked with me. I have two people in their eighties; my secretary who started with me 46 years ago will be 84 this year. The retention of people has been high in our organization and we are more like a family than a business."

David also has some good advice for young brokers just getting started in the business. His ad-

vice includes the following: "Treat everyone as they would like to be treated, become an expert in some aspect of the business and when it gets tough the tough get going and most importantly be honest with people and have compassion and you will succeed."

No one knows what the future holds but when asked, David said, "I think the broker business will still be a good business, how good the business is depends on how adapt the brokerages are in doing business the way the customer wishes. There will be more competition with larger brokerages and consumers will expect more from their broker as time moves forward. Claims service will continue to be increasingly important and a differentiator between insurers."

In closing, The Huestis Insurance Group has been an organization built on integrity and doing the right thing for its customers. David believes, "If you treat customers with the golden rule, you work hard and you want to help people it's a wonderful business. A good broker will never go to the food bank. We are fortunate and blessed to be in this industry and live in a good country like Canada."

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Born into an insurance family, Fred Hyndman, Charlottetown, PEI did not set out to be an insurance broker. Fred's original plan was to become an engineer so he spent two years studying at Dalhousie University. After two years, Fred decided that he wanted to take his career in a different direction and fortunately for him there were lots of opportunities in the 1950's and 1960's because there were jobs everywhere.

While Fred was contemplating his future he had dinner one night with an insurance company representative who suggested he consider the insurance industry. The insurer knew Fred came from a family of insurance brokers going back to his grandfather so he suggested giving the industry some consideration. Fred thought long and hard about making the change and when he was offered a job in insurance on the company side he took the job because he thought it made good sense.

Fred spent several years working on the company side in Montreal before he returned to PEI to work for the Hyndman Group. His first assignment was in Summerside and Fred said, "I don't know what I had done to be exiled to Summerside." Hyndman spent 10 years in Summerside with most of his time being on the road. Fred married and had his first child and at that time he moved his family to Charlottetown where he has lived and worked ever since.

When asked to share his thoughts about what makes a great insurance broker Hyndman warmed to the subject because part of his response included the importance of education and training in a professional's development. While working in Montreal, Fred became involved with the Insurance

Institute which provided education to insurance professionals. Without hesitation Fred began his CIP and completed the designation in three years.

Upon returning to PEI and working in his family business, Fred realized the importance of having an Insurance Institute in Nova Scotia and got busy working with the right people to make this a reality. Education and training are so important in preparing a broker to provide exceptional advice and choice to the consumer. Hyndman says, "It is truly the education and experience that make a broker shine in conducting his or her discussions with a consumer. Today it is harder than ever to find good people but I am committed to: finding, producing and training people to excel in their careers as insurance brokers. As a follow up to my question Fred asked, "Do you know anyone looking for employment cause I'm in the hiring mode". I could not help but smile because even after 50 years in the business Hyndman is always looking at ways to enhance his brokerage and he sees good people as the key.

Hyndman sees young bright minds as the future of the brokerage channel. With a solid understanding in the fundamentals of insurance which can be acquired through

formal courses and experience, a broker can go far in this business while at the same time helping their customers to protect their assets which they have worked so hard to accumulate.

Fred has one final piece of advice for brokers, "You will not catch fish if you don't



put your hook in the water." Dan Bradshaw has been an insurance broker for his whole 50 year career. He started in the business at the age of 18 and began working with his father, SJ Bradshaw, Antigonish Insurance Agencies Ltd. Dan is married to Barb Bradshaw who also works in the family business as the office manager. Dan met his wonderful wife Barb when she was a nurse at St. Martha's Hospital; they

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have been married for 45 years and have four children and two grandchildren.

When asked about the changes that he has witnessed in the industry Dan said, "There have been many changes over the years, but helping people get the best for their insurance needs hasn't changed. I still remember when the rate manual was only 35 pages and a 5x7 format. I sold a policy in 1968, for over a \$1,000, which was big money then and I am happy to say that we still have that client today." What has changed, however, has been insurance companies centralizing their offices more in Ontario and not having a local presence. I believe they have forgotten about the local touch and everything is driven by technology so there is less face to face service."

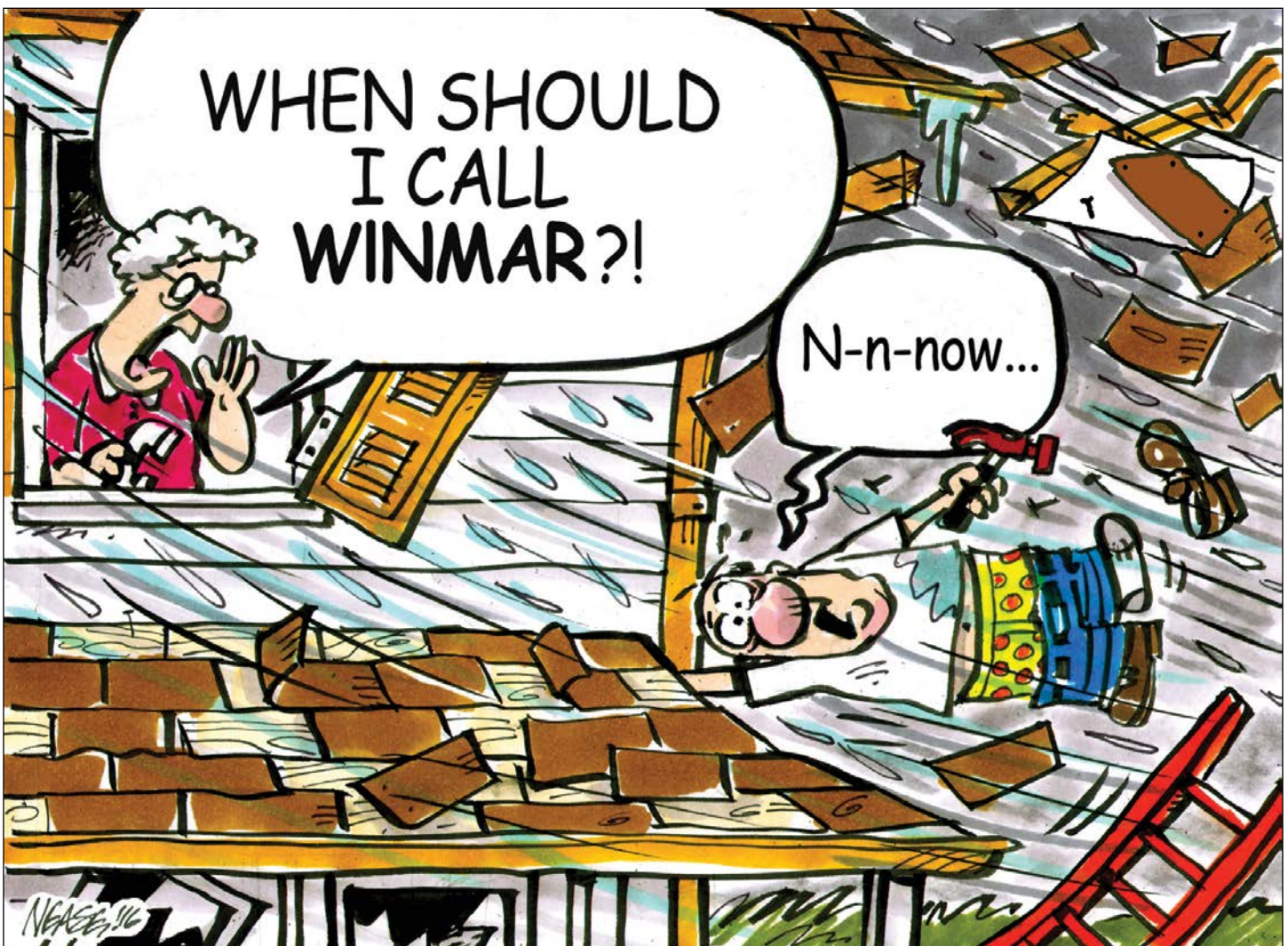
Dan's advice to fellow brokers is that more than ever they need to differentiate our-

selves from other channels by providing hands on service to clients because their expectations are growing and they want answers at their fingertips. We also need to be prepared to communicate with the client in the way that best meets their needs and that is different depending on personal preferences so we need to be prepared to address these communication challenges. In the case of young brokers they require a strong educational foundation in our industry to prepare them for the challenges ahead.

At the end of the interview I asked Dan what he thought the future would hold, he said, "Competition is only going to continue to increase as it is coming from sources that had previously not competed with the broker channel directly such as Aviva and Economical with their direct arms. The new way of doing business has brokers competing with their insurer partners and this is a

sign of what is to come." In order to remain competitive the broker channel is going to need to be innovative and demonstrate to the client the value they receive by working with a broker: choice, advice and on your side advocacy in the time of a claim. ■

You may contact Karen at (902) 876-0526 or via email at, karen@ibans.com.



IBC's Top Priority in Atlantic Canada

Auto Insurance in Newfoundland and Labrador



Amanda Dean, BPR, MBA
Vice President, Atlantic,
Insurance Bureau of Canada

In my January article for the Atlantic Broker Magazine I wrote that the number one priority of IBC's Atlantic office in 2016 is to work towards keeping auto insurance in the region affordable. There are always things to talk about in the Maritimes to ensure product stability remains, but the big story of the moment is Newfoundland and Labrador (NL) where, unfortunately, things are much bleaker.

The average written premium in the province is \$1,093, which is 43% higher than the average in the other three Atlantic Provinces. The market share of Facility Association is also higher in NL, which is an indication of a less competitive marketplace. When Facility's populations are on the rise, it tells us that higher risk business is having a harder time finding coverage in the regular market. Meanwhile, the industry's ROE on private passenger auto in NL was -12.5% in 2014 (the latest year for which data is available). This negative ROE was not an aberration, it is a trend. The product line was a loser in years prior to that as well.

The problem is clear – the auto insurance system in Newfoundland and Labrador is not working.

For anyone.

Brokers know this all too well. Working on the front lines every day, you feel the pain of a less healthy marketplace. You see the rising costs. And you experience the increasing difficulty of placing business in a marketplace that is less competitive than it used to be. You also hear directly from drivers about all of these things.

This is a uniquely Newfoundland and Labrador problem. In 2015, there were 33% fewer auto insurers writing business in NL than in New Brunswick despite the markets being similarly sized. NL is now the least competitive market in the country (aside from provinces with government monopolies, of course).

One thing we can all agree on – drivers in the province deserve better.

IBC's strategy for addressing the problem in NL has been underway for some time. It started with establishing strong relationships with the new Liberal government before and after its landslide victory last fall. The NL government recognizes that the system is broken, and we expect to move forward with officials on the auto insurance review they committed to in their election platform:

"A New Liberal Government will complete a thorough review of the automobile insurance system within the province. This review will include consultation with private-sector stakeholders and the public, with the goal of modernizing the system so the people of Newfoundland and Labrador see more benefits and better value."

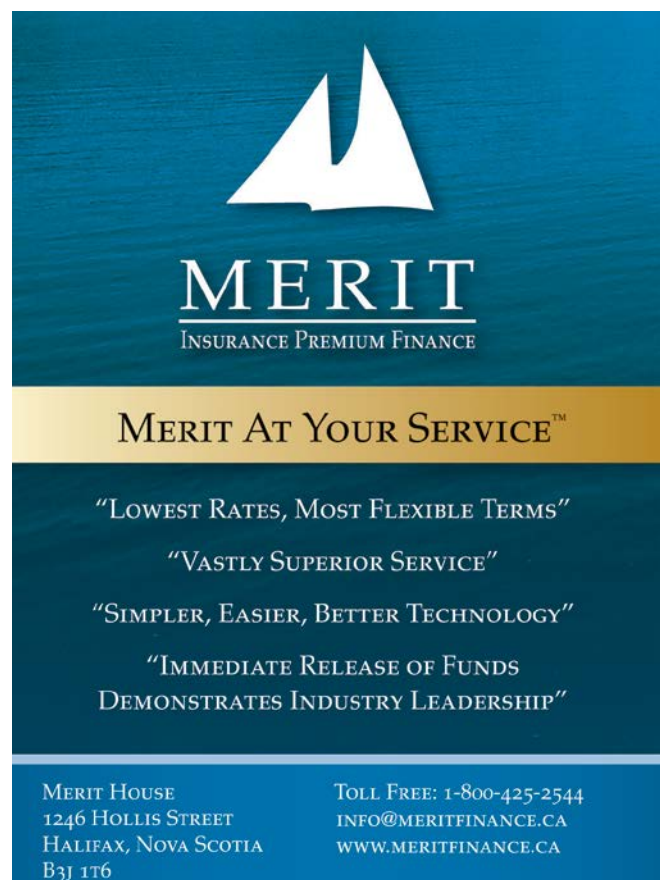
The industry's top priority in the Atlantic region in 2016 is holding the NL government to that promise. IBC and our members are working hard to convince the government to proceed with that critical review immediately. Our industry has seen what happens when a province waits too long. Results deteriorate. Insurers are forced to take harsher action on pricing and underwriting. Consumers become angry. Suddenly (well, not really suddenly) the government finds itself in a crisis and feels compelled to take immediate, knee-jerk reactions – actions which, unfortunately, tend to address the symptoms of the problem, not the causes. As the main point of contact for many consumers, brokers hear this manifestation first from consumers.

We are working to avoid this

fate in NL, and we approach the situation knowing this new government has a tough row to hoe. The economy has been harsh on the province, and government coffers are low. The repercussions were felt in the government's April budget, which came with a raft of new fees and taxes. While it may not have been a popular budget for the people of Newfoundland and Labrador, these were understandable measures by a provincial government forced to make tough decisions.

Another one of those tough decisions was the return of the retail sales tax on auto insurance. Our industry was forced to scramble to re-jig systems so insurers and brokers could collect the new tax under a very severe deadline. It was a troubling development. After all, we had worked very hard over many years to get that unfair tax removed, and it finally was, in 2008. While we may understand the government's motivation to bring it back, the reality is it's a bad tax for consumers.

Our message to government is that Newfoundlanders and Labradorians can't handle any more. They need relief. From their standpoint, they're now paying more for auto insurance. As we're currently going, the situation is going to continue to get worse.



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So what is the solution?

It starts with research that builds toward solutions – and we have some ideas for the solutions. But the government should not take our word for it. The government needs to conduct its own review and gather the research needed to define the problem. Then, we can work together to formulate the right reforms.

For a good model for how to manage the auto insurance file, we need look no further than the other provinces in Atlantic Canada. Nova Scotia and New Brunswick have both shown leadership in recent years.

Consider Nova Scotia, for example, and how it handled its review in 2010-11. They didn't wait for a crisis. They proactively started a review in 2010, hiring a former government deputy minister to run it. A website was created so members of the public could provide input. Recommendations were made, accepted and put into legislation that was passed in 2011.

The industry did not support all the reforms but it was, on balance, a good package. The important thing is that they underwent the process before a public outcry forced their hand. An auto insurance system is just like a car: it needs regular ongoing maintenance.

In our discussions with the NL government right now, we are emphasizing urgency. The review process takes time, as does writing, passing, and implementing the resulting reforms. If we want to fix what ails NL auto, we need to start right now.

Our industry has shown its commitment to Newfoundland and Labrador. Insurers continue to operate and invest in the province despite years of losses on auto insurance. In addition, earlier this year, we expanded our Provincial Auto Theft Network (PATNET) into the province to help local law enforcement fight auto theft.

Bottom line – the industry has invested in this province, and wants to continue to invest in this

province, to control costs and ensure a viable auto insurance system.

As we go down this road, it's important that the industry speak with a unified voice. Brokers and insurers may not always be on the same page in terms of every detail, but we do agree on the necessary outcome – a healthy, competitive auto insurance marketplace in NL, leading to affordable and available auto insurance for consumers.

There is tremendous value in collaboration. I look forward to continuing to work alongside IBAN in urging the government to conduct the essential review and implement effective, long-lasting reforms. Let's keep this discussion going, and find solutions that work for Newfoundlanders and Labradorians. ■

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A Commercial eDocs Leader in Sydney, NS



*Grant Patten
Digital Media & User Experience Specialist,
CSIO*

Bluenose Insurance Brokers, an independent brokerage in Sydney, NS, is a stand-out leader in the use of eDocs for commercial lines (CL), with one of the highest volumes of CL eDocs received from their insurer partners among Nova Scotian brokerages. Jody Dakai, Owner/Manager at Bluenose, spoke to CSIO about why and how her brokerage implemented eDocs for commercial lines:

CSIO: “When eDocs are used to their full potential, sending, receiving, sorting, scanning and destroying paper is no longer necessary. How much has CL eDocs allowed you to cut down on those paper processes?”

Jody: “Using eDocs for both lines of business, we’ve been able to achieve an almost 100% reduction of paper. Most of our insureds are accepting eDocs now, and I would say less than 10% of them still prefer the paper copy. So it’s a bit of a misconception in the industry that commercial clients tend to prefer the paper copy. We’re not doing much scanning anymore; in the past we were scanning documents into our system and attaching them manually, which took time. But with eDocs, everything is at our fingertips in seconds, including both the insured’s copy and the broker’s copy, and this frees up so much time for other tasks.

“The biggest savings because of eDocs would definitely be time and efficiency – we receive our documents and changes almost instantly from the companies now, enabling us to send them back to our clients very promptly. Specifically, sending confirmation of Commercial General Liability policies electronically to clients has been a big asset. Being able to forward that copy to clients in seconds while we have them on the phone has been appreciated by many of our clients so far.”

CSIO: “Would you be able to give us an estimate on the specific amount of time you’ve saved through the use of CL eDocs?”

Jody: “In terms of specific time savings, you’re talking days. Waiting for documentation to come by courier would take a day or two. Then the time to stamp and receive the documents after they arrive at your front desk. Then it would need to be sorted and brought to the commercial representative, who would have to scan it into our system. So, altogether, I would estimate the use of CL eDocs has sped up our process by 4-5 business days.”

CSIO: “Which companies are you using CL eDocs with and when did you connect with them?”

Jody: “Every company came on board with CL eDocs at different times. We’re currently using CL eDocs with Portage Mutual, Intact and a few other insurers. It’s just so convenient having the commercial policies automatically attach to the client file in our BMS. Ideally, I’d like to see all the companies I do business with offer CL eDocs.”

CSIO: “Can you tell us about a specific time when CL eDocs made a real difference to a client?”

Jody: “About a year ago, I was in this client’s office and we were in discussion about an insurer with respect to limits and operations. He needed to see the policy document but

didn’t have his computer with him, so he thought it would have to wait. But then I reminded him that I had emailed him his policy eDocs. We logged into another computer in the office and he was able to retrieve the document electronically within about 10 seconds, getting all the answers he needed about his policy.”

CSIO: “How has using dual screens helped with the eDocs workflow?”

Jody: “Dual screens are especially useful when creating letters from renewal documents, so we can have the policy up on one screen and the Word document on the other. We can create the letter and review the policy at the same time without flipping pages, printing, etc., so we have everything at our fingertips. With respect to CL eDocs, two monitors I think are very necessary when you’re paperless.”

Jody’s experience clearly demonstrates the efficiency gains and customer service improvements that can be realized with eDocs in both lines of business. Bluenose Insurance Brokers deserves applause for being among the first adopters of CL eDocs in Atlantic Canada, and we hope to see more brokers and insurers across Canada implement CL eDocs. By leveraging technology to improve the consumer’s ease of doing business, there is no doubt that the independent broker channel will maintain its commanding commercial lines market share. For more information and to see a list of insurers that have achieved CSIO Certification for CL eDocs, please visit www.csio.com. ■

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Emerging Legal Issues: Pokémon GO

By Kyla Russell and Gregory Hardy

Pokémon GO is the latest gaming trend to hit the world. Even if you're not playing it, you've no doubt heard about it. Pokémon GO is a free app that is downloaded to a player's mobile phone. It was designed by San Francisco-based Niantic Ltd and released by Nintendo in July 2016. It is a location-based, augmented reality game that takes players out into the real world. By following the online anime-version of Google maps, players track down and capture randomly encountered, virtually created Pokémon characters. Simply, it is a virtual scavenger hunt.

The game has been praised for building a sense of community by bringing people out of their homes, giving them a chance to stretch their legs, and allowing them to interact with neighbours and other players in a carefree manner. The game play, however, might not be as carefree as players may think. As players chase Pokémon characters with their heads down, distracted by their online game board, claims of personal injury, trespass and property damage, as well as nuisance and invasion of privacy, could result.

Personal Injury

Personal injury claims can happen if players bump into each other or non-players when chasing down Pokémon characters. Injury from car accidents can result if a player enters onto a street or into a parking lot without paying attention, or even more unwisely, choosing to play while driving. There have already been reports of players suffering sprains, strains, and fractures.

Trespass

Trespass occurs when a player enters onto private property in search of a Pokémon without permission of the homeowners' or tenants. Some homeowners have warned players against venturing on to their property to play, while others have encouraged players to come into their yard as necessary to capture Pokémon characters. While on others' property, property damage can happen or players can be injured.

Nuisance

A nuisance claim might result when a large number of Pokémon players gather in one location, especially at a Pokéstop or a Pokégym. On the anime Pokémon map, a Pokéstop shows as a virtual filling station where players collect items needed to capture more Pokémon characters. In the phys-

ical world, a Pokéstop is often a historical marker, monument or art installation. A Pokégym is a virtual battleground where different coloured teams seek to occupy the space. In Halifax, many of the public libraries are Pokégyms. People congregate in these physical locations to do virtual combat.

Invasion of Privacy

As for invasion of privacy, although players are out in the real world, game play still happens online which places players' data at risk of being breached. Thefts have already been reported of cyber stalkers hacking into players' accounts, determining when players are away from home, and then breaking into and robbing players' homes. Thieves also use players' geolocation to locate where players are playing. They then approach and rob the players. Recently, four teenagers, ages 16-18, were arrested in Missouri for preying on Pokémon players and robbing them at gunpoint.

Adequate Insurance Coverage

This dark side of Pokémon GO now has the insurance industry looking at whether insurance coverage is adequate for the claims resulting from this new technology.

Currently, claims that result from playing Pokémon Go may trigger a player's or non-player's automobile, homeowner or tenant, or commercial general liability insurance, depending on what the injury or damage is and where it occurred.

Automobile insurance may cover those accidents that include a vehicle, such as a vehicle/pedestrian collision or if a vehicle hits another vehicle while trying to avoid a distracted Pokémon player. Homeowners' or tenants' insurance may offer clients coverage should their homes be broken into while they are out playing Pokémon GO or if their property is damaged by players who are on their property tracking down a Pokémon. As well, those policies might cover players who have a mishap and cause damage or injury to others while out playing. Homeowners' or tenants' insurance may also offer protection for those players who are "data-mined" and have their online information stolen, as some policies cover identity theft. A business' or corporation's commercial general liability insurance may cover property damage caused by players.

Depending on the situation and claim, sorting out which insurance policies provide coverage and the priority of payment under those applicable

policies could be a complex task with no easy resolution.

Existing insurance, however, might not even be sufficient to cover the claims that emerge from this new technology. As this gaming world grows, clients may be looking at whether they have suitable coverage, especially those corporations, institutions, and other public entities that have been labelled a virtual place, such as a Pokéstop or Pokégym, that attract players into real physical space.

Insurers and brokers might also face queries from game manufacturers or distributors as to what insurance they require, as they could be subject to liability exposure. Anyone who downloads the Pokémon GO app has to acknowledge a liability disclaimer; however, depending on the claim, the disclaimer might not be broad enough to excuse the manufacturer from liability.

A Final Word

No one knows how long the Pokémon GO trend will last, but even if it does come to an end, other games will surface. Pokémon GO has created a new realm of gaming that straddles digital and physical worlds. As with all new technologies, existing insurance policies may not provide the necessary coverage, either for players or non-players who may be impacted by this gaming phenomenon. Insurers and brokers have to be prepared to address these new trends. ■

Gregory Hardy is a lawyer at C3 Legal Inc. Kyla Russell is a legal analyst who provides legal writing and research services to C3 Legal Inc. C3 Legal Inc. is a modern insurance defence law firm that takes a fresh look at services for the industry.



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Be Careful What You Promise!

By Ellen McCarthy

Vice President, Claim Expert, Swiss Re Corporate Solutions

As someone whose insurance career has spanned multiple decades, I look back almost fondly at the days of typewriters, filing cabinets and snail mail. There's no doubt that we moved at a slower pace before immediate email replies and instantaneous policy issuances became the norm.

Technology has revolutionized the insurance industry, leading to improved customer convenience as well as to increased digital marketing opportunities. The use of a well-tailored website can help an insurance brokerage reach its existing customers as well as to find new prospects while providing a means to better market and retain the client base.

However, as long as I'm waxing nostalgia about the "good old days," I harken back to the immortal words of the 1980s band Poison and caution that "every rose has its thorn." While technology can do wonders to increase an insurance brokerage's productivity and sales goals, the statements a brokerage makes in its website and marketing materials can lead to serious and unintended consequences from an E&O perspective.

Consider John Client who owns several older apartment buildings. He came to the brokerage seeking property coverage for the buildings. You meet with John and visit the buildings. A policy is procured based on the limits that John specifically and unequivocally requests. Several months later, one of the buildings burns down due to faulty wiring. The carrier pays the full policy limits to John. Dissatisfied with his recovery, John then sues the brokerage, asserting that the amount of the coverage on the building was inadequate and that the broker should have recommended higher limits.

John cites the brokerage's website language which advertises that it procures "great insurance protection," that its "brokers will help you choose the amount of coverage that best fits your individual situation,... our professionals will work hard to insure that you are fully covered for all those risks that most apply to you" and "we'll produce the most complete plan to safeguard your business."

You meet with your defense counsel, who tells you that the allegations in the complaint based on your webpage may be sufficient to establish that a "special relationship" existed between you and John and that your website language makes you

susceptible to an adverse finding. Subsequently, your E&O carrier enters into a negotiated settlement of John's claim with your consent.

The above claim hypothetical is not at all unusual. At Swiss Re Corporate Solutions, we have had numerous claims against our insured in which a brokerage's website language and/or marketing materials have been used by creative plaintiff lawyers to bolster their allegations of negligence. In fact, in researching for this article, we were amazed at how often this issue actually occurs on our claims. In one situation, a plaintiff's counsel enlarged the language from an agency's website onto a large poster board for use in his opening statement. This exhibit highlighted statements from the brokerage's marketing materials which provided that "Insurance is confusing... let us help you through the maze. We are your business partner." The plaintiff's counsel used this language to make a very convincing argument that the brokerage had, in fact, abandoned its "business partner" by not advising as to the appropriate coverage. In yet another case, a brokerage developed a mission statement that was found on its website as well as all outgoing correspondence and emails. The mission statement provided in part, "We will obtain coverage to fully protect the financial stability and assets of our customers." In this situation, a customer caused a serious car accident and had inadequate liability limits to compensate fully the injured party. The customer pointed to the brokerage's mission statement to establish a heightened duty of care in procuring adequate coverage. The promises made in the mission statement were problematic from a defense perspective. The case was settled quickly as a result.

From a risk management perspective, we strongly suggest that the brokerage undergo a thorough

review of its website and other marketing materials. Some questions to ask include:

- Are there any representations that may create an unrealistic expectation by a customer?
- Are there promises being made that the brokerage may not be able to fulfill?
- Would you want your website statements to be blown up on a poster board as a trial exhibit?

The statements made on the brokerage's website are not just advertising slogans. A customer may assert that he or she relied on the representations in electing to obtain coverage through the brokerage and that the customer was harmed due to the broken commitment. While the use of technology may be a powerful marketing tool, the brokerage must be careful not to make promises that it can't deliver.

"Ellen McCarthy is a vice president and claim expert at Swiss Re Corporate Solutions and teleworks out of the Overland Park, Kansas office. Insurance products underwritten by Westport Insurance Corporation, Overland Park, Kansas, a member of Swiss Re Corporate Solutions." ■

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CALENDAR OF EVENTS 2016 - 2017

OCTOBER

5	IBANB: Getting Started in Commercial Lines (Pt.4)	Webinar
5-7	2016 Atlantic Insurance Brokers Convention	Halifax, NS
17	IBANS: Networking for Results (Part 1)	Webinar
17-23	IBANB: CAIB 4 Immersion	Fredericton, NB
23-28	IBANB: CAIB 1 Immersion	Fredericton, NB
24	IBANS: Networking for Results (Part 2)	Webinar
24-29	IBANS: CAIB 1 Immersion	Halifax, NS
27	IBANB Annual General Meeting	Fredericton, NB
27	IBAPEI Annual General Meeting	Charlottetown, PE
27	IBAPEI Convocation Banquet	Charlottetown, PE

NOVEMBER

28-2	IBANB: CAIB 3 Immersion	Fredericton, NB
2-7	IBANB: CAIB 2 Immersion	Fredericton, NB
5	IBAN: Insurance Industry Convocation	St. John's, NL
7	IBANS: Team DNA – Dynamics of a Team (Part 1)	Webinar
14	IBANS: Team DNA – Dynamics of a Team (Part 2)	Webinar
14-19	IBANS: CAIB 2 Immersion	Halifax, NS
16	IBANB: The Slippery Slope – An Introduction to Residential Roofing Including Ice Dams	Webinar
24	IBANB: Meet the Underwriter Night hosted by YBN	Moncton, NB

DECEMBER

5	IBANS: How to Optimize your LinkedIn Profile (Part 1) Webinar	
7	National CAIB/CPIB exams	various locations
8 (tent.)	PEI Insurance Industry 'Meet & Greet'	Charlottetown, PE
12	IBANS: How to Optimize your LinkedIn Profile (Part 2) Webinar	

JANUARY

16-21	IBANS: CAIB 3 Immersion	Halifax, NS
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FEBRUARY

8	National CAIB/CPIB exams	various locations
20-25	IBANS: CAIB 4 Immersion	Halifax, NS

MAY

3	National CAIB/CPIB exams	various locations
TBD	IBANB Convocation	Fredericton, NB



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PFS Welcomes Wendy Whitehead.

Wendy has joined our team as Director of Business Development at PFS (Premium Finance Services). Her responsibilities will include strategic business development as well as marketing to support the PFS growth agenda.



She has over 17 years' experience in the insurance and financing industry, most recently with a national finance company. Best described as a leader with drive and creativity, Wendy thrives on developing solutions for the most challenging of situations.

A proud mother of four sons and active in her community; Wendy is a welcome addition to our PFS team.



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